

Virginia Funeral Directors Association Establishes the “VFDA PrePay Plan”

Richmond, Virginia
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The Virginia Funeral Directors Association (VFDA), in association with American Funeral & Cemetery Trust Services and Fifth Third Bank announce the establishment of the “VFDA PrePay Plan.” Fifth Third Bank and AFCTS provides VFDA with a “dedicated” financial services team specializing in the preneed and endowment industry.

The “VFDA PrePay Plan” provides for prearranged funeral funds to be deposited into separately maintained accounts provided by Fifth Third Bank. Fifth Third Bank will serve as the Trustee of all accounts. Fifth Third Asset Management will provide investment management of the funds and American Funeral & Cemetery Trust Services (AFCTS) will provide the record keeping aspect of the plan and will assist VFDA with marketing the plan throughout the Commonwealth of Virginia.

Fifth Third Bank, headquartered in Cincinnati, Ohio, has \$105.2 billion in assets, and continues to maintain the highest short-term ratings available at A-1+ and Prime-1, and is recognized by Moody’s as one of the highest senior debt ratings for any U.S. bank holding company of Aa2 class. Fifth Third operates four main businesses: Retail, Commercial, Investment Advisors and Fifth Third Processing Solutions. Investor information can be viewed at www.53.com. The company’s common stock is traded through the NASDAQ National Market System under the Symbol “FITB”

Fifth Third Bank is the country’s eleventh largest bank and *Global Finance Magazine* has ranked Fifth Third Bank as the 31st world’s safest banks. Only 10 U.S. banks made the list overall.

American Funeral & Cemetery Trust Services (AFCTS) of Beaverton, Oregon will serve as the plan administrators and record keepers for the individual member accounts. AFCTS has been a leader in trust administration services for the last twelve years and was established by death care professionals. AFCTS and its team have over 90 years of combined financial and death care experience. AFCTS, best known as a western regional trust services provider, has expanded its services nationally and now has the ability to serve funeral homes and cemeteries with trust administration services in all 50 U.S. States. Additional information about AFCTS services, products and staff may be viewed on-line at www.afcts.com.

For more information about the “VFDA PrePay Plan”, Fifth Third Bank or AFCTS please contact the “VFDA” office in Richmond, Virginia at 804-264-0505 or AFCTS at 1-800-769-9363.